Certificate Number: 15317-PAE-DE-032438082

Bankruptcy Case Number: 14-10650



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 13, 2019, at 2:21 o'clock PM PDT, Annie M Johnson completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 13, 2019 By: /s/Jerry Fajardo

Name: Jerry Fajardo

Title: Counselor